

Dear Sir or Madam:

I am writing this letter because I am concerned about the proposed Business Opportunity Rule R511993. I believe that in its presented form, it could prevent me from continuing as a network marketing distributor and destroy my livelihood in the process.

I have been a full-time distributor for over 2 years and derive 100% of my income as such. Prior to my involvement with network marketing, I was doing freelance computer work, however as the economy started to decline I found myself competing against people who were much more qualified than myself and could not make enough money to pay my bills. I was in tremendous financial hardship with over \$50,000 in credit card debt and lingering on the verge of bankruptcy. After learning more about network marketing especially the fact that I could start a business for less than \$200.00 and with hard work, determination and passion could aspire to become successful I was able to dream again. Over this last 2 years I have managed to pay back the majority of my credit card debt and will in fact pay the remainder over the next 4-6 months. Rather than passing my debt onto the rest of society by declaring bankruptcy and adding to the problem I have become part of the solution by teaching others how to prosper.

Originally, I got involved with network marketing because of the products - I loved them and wanted to earn some additional money. Now I depend on this income to support myself. Please don't destroy my growing business by putting this new rule into effect!

Some of the sections in the proposed rule would make it extremely difficult or even impossible to sell my product.

This waiting period will give the public the idea that there's something wrong with me or our plan and also reflects badly on us as an industry. I believe this seven-day waiting period is completely unnecessary, because XanGo already carries a money-back guarantee on their product.

Imagine if you will a person like me who learns about this amazing industry where ordinary people can achieve extraordinary goals and dreams. They are so excited and ready to get started in which you reply "Great, I'll get back with you in 7 days to get you started". Now you have to explain to them that they cannot become a distributor, nor purchase your product for 7 days because it is a new rule that has gone into effect. It would not only deflate them on the spot, but plant a seed of doubt in their minds. After all where not selling them a gun, we're offering them the opportunity of hope!

XanGo's sales kit costs only \$35.00. People buy TVs, cars, and other items which cost much more than that and they don't have to wait seven-days. Under this waiting period requirement, I will need to keep very detailed records when I first speak to someone a prospect and will then have to send in reports to my company. This single burden could completely destroy my home-based business.

Finally, the proposed rule requires the disclosure of a minimum of 10 prior purchasers nearest to the prospective purchaser. I am glad to provide references, but in this day of identity theft, I am very uncomfortable giving out the personal information of individuals (without their approval) to strangers. Women in my organization may be subject to sexual or racial harassment so this part can't go in at all, unless the FTC passes an addition to this rule

Prohibiting sexual or racial attacks related to this disclosure. In the end the rule must bind the FTC to take direct enforcement action on sexual and racial attacks with a special unit assigned to monitor actions related to the disclosure forms.

I have seen countless scams on the Internet and been approached by less than ethical people because of my success. This rule will do nothing to stop them but rather tarnish my honest and ethical business. This rule will not stop the crooks - they violate the current rule all the time. I am a good American citizen who follows the laws and in the end I will be the one who gets hurt by this new rule. Thank you for your commitment to take my comments into review...

Sincerely,

Chuck Sumpter